

HiRISE ENGINEERING, P.C.

Construction Consultants • Property Condition Assessment Reports • Design Engineers

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March 18, 2013

United Technical Consultants L.L.C.

Attn: Mr. Glenn Grogan
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Via Electronic Mail

Re:	Insured:	Dweck, Sarise and Stephen
	Address:	56 Dover St., Brooklyn, NY
	Date of Loss:	10/29/12
	UTC:	8737

CONCLUSIONS:

Based on the following investigation and analysis, and to a reasonable degree of engineering certainty, the following conclusions are provided:

- Foundation wall cracks were due to long term settlement. These cracks pre-existed the flooding that occurred on the Date of Loss.
- Façade cracks were due to long term settlement. These cracks pre-existed the flooding that occurred on the Date of Loss.
- There were no structural damages observed that were caused by flooding.

These conclusions are based on preliminary and limited visual examinations and analyses of the exposed conditions. We reserve the right to supplement or amend these findings and/or opinions should new information become available.

EXHIBIT
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BACKGROUND:

On Friday, January 11, 2013, I visited the above captioned site together with Mr. Frank Sellitto, R.A. The site is in Block 8729, Lot 30 and is further described as being on the west side of Dover Street, between Shore Blvd. and Hampton Avenue in Manhattan Beach, Brooklyn, N.Y. The lot has dimensions of 60' in width by 100' in depth with a Lot Area of 6000 sq ft. The lot has a two story one family residence on it with approximate dimensions of 25' x 60'. This building is described as fully detached with walls that are free standing on the north wall south wall. Present at this time was the owner Mr. Dweck. Accompanying me at this time was Frank Sellitto, R.A.

The building has CO 59720 issued on March 1, 1930 indicating that the legal occupancy is one family. The building is of frame construction meaning that the exterior and interior walls are constructed with wood studs framing walls and wood members for floor joists. The exterior walls are covered with a cement stucco finish. On Monday, October 29, 2012, storm Sandy occurred and caused the nearby body of water to overflow and flood this neighborhood inter alia. This storm surge also occurred during high tide and precipitated flooding in the subject premises.

During my examination I examined all the exterior walls and the interior of the cellar space. The exterior walls are covered with a stucco finish and there were cracks at various locations.

An examination of the exterior water line was made and I determined that the water was at least 46" above the adjacent grade.

OBSERVATIONS:

Foundation wall cracks were observed within the basement of the dwelling. Cracks were vertical and featured rounded edges and uniform coloration indicating long term existence.

Cracks were also noted on the exterior façade of the dwelling that were vertical and primarily located at the corner of window openings where typical settlement cracks occur. The cracks were determined to be pre-existing based upon worn characteristics. There was no evidence that these cracks had been caused by flooding.

Cracks were noted within the front stoop steps of the dwelling. The cracks were centrally-located and traveled through the multiple courses of the stairs. The cracks were hairline and were due to settlement, either long-term or acute. Regardless of time, the settlement was due to consolidation of soil from beneath the stoop and not due to flooding occurring on the Date of Loss.

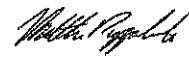
ANALYSIS:

There were no indications that the cracks mentioned in the Observations section above were caused by flooding. As mentioned, Cracks occurring in the foundation walls and facades were indicative of building settlement. Vertical cracks are caused when there is failure of the soil beneath the structure, typically due to consolidation of fill soils that are located adjacent to and beneath foundation walls.

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Reviewed By:



Matt Pappalardo, M.S.
Department Manager

Very truly yours,

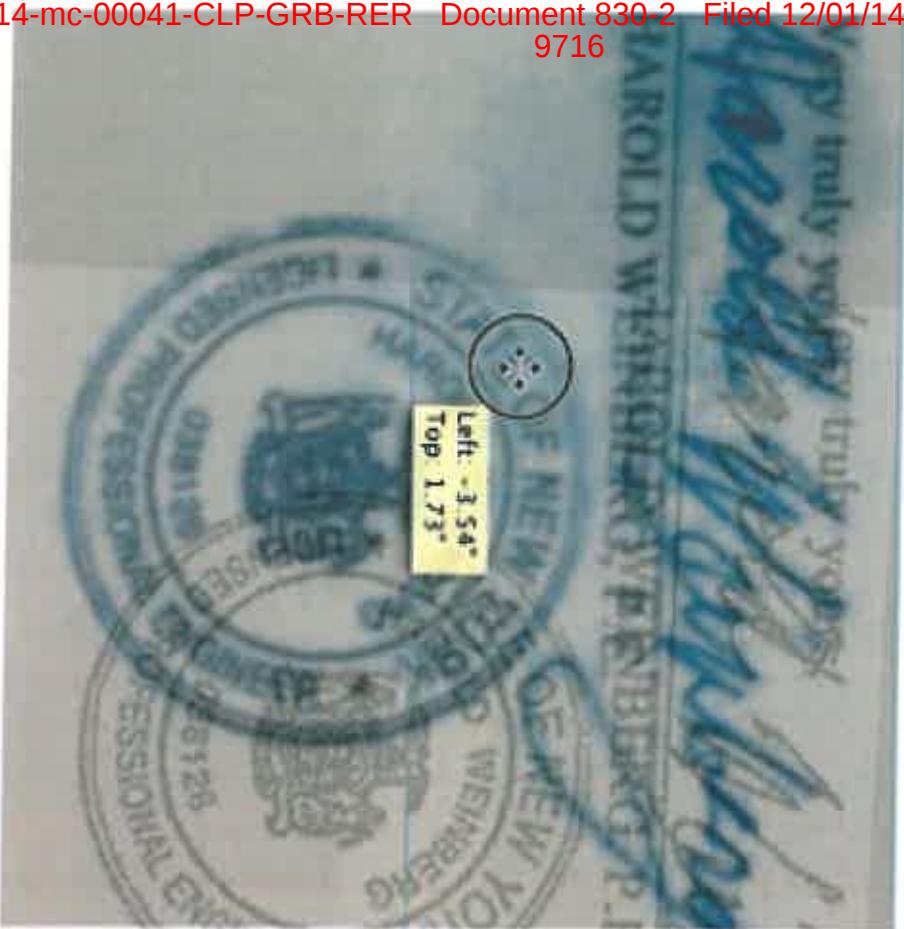
HAROLD WEINBERG, P.E.





The signature block (left) from the original expert report as photographed by the client. The report finds substantial damage to home. The signature block (right) from the report sent to client by insurance company. The engineer says he did not sign the report that was sent to the insured.

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